P 30 F

PRESERVED

App. F. IX-4

Previous References

1935-6
(87)

File No. 58-35
Serial Nos. 2

Letter References

87.72-35(144)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B for October 1938

SUBJECT.

House Building Advance
applications for Plots V II
Nishadhoran Hindalcar

WD 0296—GPB—22,500—18-8-37

24/6/38

General and Revenue Secretariat G.2 File No. 56 of 193 5 [App. F. III—2

Serial No.

2 Memo No. 62-53/35-36 dt 12-Sept 1935 from the Director of Industries & Commerce in mysore forwarding for sanction the application of Mr. V.M. Appadhorai Mudaliar Asst Supdt of Sericulture mysore for an advance of one years' pay viz Rs. 4,200/- for purchase of a house in Krishnamurthipuram mysore

1) Subh-1, Mr. Appadorai mudaliar has not yet decided which house he is going to purchase in Krishnamurthipuram, but the house is stated to be one built with a previous advance to a different person who has discharged the Govt liability. And besides the surety is not a Govt servant who has insured his life in the Official Branch and no certificate of his solvency is produced. He has insured his life in the offl Br. for Rs 5834 and the bonus amounts to Rs 1008/-. ~~The case of the house~~ The receipt of his communication furnishing the house number may perhaps be awaited

17/9.

2) The number of the house will not settle the question. The points are. (1) what is the Object of

NOTE—Contn Sheet.

WD 03594—GPB—30,000—13-7-35

893 JUH1

2

File No. of 193 General and Revenue Secretariat

query no 6. Is it suggested that if a house is built with the aid of an advance from Govt., subsequent advances in respect of it shall not be made to future purchasers of it?

(2) Is it anywhere laid down that the person standing as surety, shall be a government servant and shall in addition have insured his life in the official Branch.

(3) In the event of a private person being accepted as collateral security, where is it stated that a certificate of solvency should be forwarded to govt. Is it not the duty of the D.C. to look to the sufficiency of the security, before he authorises payment.

Any rules or precedents, on the above points may kindly be put up and the case noted upon.

1879/35

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4) Subtd. Kind reference is invited to para 10 of notes on file no GA 1444-33 put up. Normally only one advance is allowed for purchasing or building houses; but special cases could not be applied generally. It is implied by question 10 (b) in the application that the survey should have been made in the official Branch. The- In the absence of any specific mention, it may be binding on the part of the Govt to accept the survey already furnished by the applicant.

11/10 5) Reference is invited to the three questions that arose in this case as noted by me on 18.9.1935.

(1). This refers to Query no 6 on the application. The idea must have been to discourage the spending of the advances on houses built already with govt. aid and thus to help new houses being built. But if the loan is discharged by the builder of the house, and he then wants to sell it to another govt. servant, there now appears to be no ground to deny an advance to this purchaser.

(2) Re: 10. (a) and (b). This query does not preclude the borrower from offering a pri-

NOTE.—Contn. Sheet.

WD 03594—GPB—30,000—13-7-35

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vate individual as collateral security; and such a person cannot insure in the official branch. 10.(b) is intended to be answered when the collateral surety is also a government servant.

6) Re 3 in my note of 18/9/35, the duty of satisfying himself as to the solvency of the surety offered falls on the Deputy Commissioner, who disburses the loan and collects it again.

7) If the foregoing views are correct, the application is in order and may be sanctioned after the party furnishes against col. 5, the number of the house.

8) H Secy) 11/10/35

9) I agree with the answer to point (1). Re point (2) I think that when a personal security is offered it must be that of a Govt. officer who has insured. Otherwise he has to give a 'property' as security - We may be asked to furnish the security you insured for officials.

10) Draft and resubmit — 22/10

22/10/35

11) Submit with a draft —

12) Please put up with a copy of the latest form of application prescribed for these advances.

P.T.O. 23/10/35

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13) Also, please put up a few cases in which, the Security of private persons was accepted as Sufficient.

S 23/10/35

14) Please put up G. F. file 232-07.

S 6/11/35

15) Please put up also the following files.

(1) G F. 384-33.

(2). D. 983 (re: a note dated 20-3-34) in addition to the file regarding the question of the admissibility of the present practice of deducting balances of H. B. A from L. D. amounts in the M. S. L. D. (OTB)

S 9.11.35

TYPING SECTION * 11 NOV. 1935 * GENL & REV. SECTT.

16) Issue dft.

S 9.11.35

17) Resubmitted.

1 According to the orders of the Fl Secy dated 22/10/35, column 6 in the application for house purchase advance has to be deleted. Action will be taken accordingly.

18) 2. As regards point 2 in that order, it is stated that when personal security is offered, it should be that of a government servant who has insured – inferentially in the official branch –, and that otherwise security in the shape of 'property' is to be offered. The

NOTE—Contn. Sheet.

File No. of 193 — General and Revenue Secretariat

points arising out of this and requiring consideration are:-

19) (1) Is it anywhere stated that H.P.A. or H.B.A. will be sanctioned only to those officers, who have insured their lives in the official branch of the M.S.L.I.

20) (2) Is it anywhere stated that the Surety should be another government officer, who has also insured, in the official branch preferably.

[redacted]

21) 3 As the form stands at present, it is divided into two parts, one for H.B.A. and another for H.P.A. Kind reference is invited to G.O. 7. File 235-34-Sl 1 in which these new forms were ordered to be adopted. (G.O. no Fl 1140-200-G.7. dated 3.8.1935). Previously the same form was being used for both H.P.A and H.B.A. In the old form, (col 11) the collateral security offered by the applicant could be either that of a govt officer or a private person. In the new forms, col 12 of the H.B.A and col 10 of the H.P.A, leave no doubt that the security should be that of a government officer who has insured his life in the official branch. A further distinction has to be noted. In col 12 of the old form no query is made, as in col 13 of the present H.B.A and col 11 of the present H.P.A, Flag A

Serial No.

as to whether the provident Fund at the credit of the applicant, has been assigned in favour of the Head of the department or office, in the case of the State, Railway or other provident funds. In both the old and the new forms, it is however stated that Life Insurance Policies cannot be accepted as collateral security. The change of the old into the new form was made by the Comptroller on the suggestions offered and the file shows no discussions and no reasons for the change. So the questions raised in para 2 above have now to be considered and decided.

4. The necessity for such a consideration and decision is, the series of conflicts and contradictions regarding this matter between, the law on the subject, the rules and our procedure.

Flag B. In Sec. 60. P. of the Code of Civil Procedure (Regulation XII of 1925) the bonus "payable or paid" in respect of compulsory premia on account of insurance in the official branch of the M. S. L. D, is protected from attachment for any debt or due or contracted by the officer in question. Sec. 4, (1) and (2) of

Flag C Reg Regulation no 9 of 1916, Similarly protects compulsory deposits in any government provident Fund against any debt or liability contracted by the subscriber. As against the law, as above

NOTE.—Contd. Sheet.

WD 03594—GPB—30,000—13-7-35

noted Rule 23 of the official branch rules is only a government order (No. Fl 5433-5.G.7. 29-23-14 dated 1-4-1924) and this permits the recovery of government dues from these amounts, expressly protected though they are against such recovery by Substantive law. Flag Y

25) 5. Again G.O. no Fl 2765-805-G.7 97-08-4 dated 10.12.1909, lays down that life insurance policies should not be accepted as collateral Security for house building advances. Nothing is said about the admissibility of Provident Funds and nothing again, as to whether even L.I.P's may not be accepted as Security, for other than H.B.A, say M.C.A. etc. In the forms now in use however while it is stated that Life Insurance policies cannot be accepted as collateral Security, Compulsory provident Funds are required to be furnished as such Security. And though L.I.P's, cannot be said to be capable of being collateral Security, Still Govt exhibit a desire to know how much both the principal and the Surety have got in the official Branch. While the law allows policies in the public branch and such portions as are not compulsory deductions in the official branch and also non-com- Flag D.

Serial No.

pulsory provident funds, being accepted as collateral security, the form rejects them, as regards the Surety. A further contradiction is that while the provident fund of the principal is acceptable, that of the Surety is not, since he must have insured in the official branch. The variance between the Substantive law and the ordinary rule of govt is responsible for these contradictions, which should not exist and which can be removed only when both dictate the same course of action.

24) 6. The present forms are therefore in need of revision to avoid the contradictions above pointed out. Proceeding to consider the necessity of revision on other grounds, except in the present forms, it is nowhere stated, that H.B.A or H.P.A, or M.C.A will be sanctioned only to those officers who have insured their lives in the official branch (and even here only by inference). Quite a number of applicants, in the Electrical, Railways and the Industries and Commerce departments have been granted these advances and it was impossible for them to have insured in the official branch. To hold fast to this rule now, would be to deny these advances to

WD 03594—GPB—30,000—18-7-85

them now and to so deny them, would be in contravention of the rule. Vide the opening words of Art 161. M.C.A.C. Vol I. So we have to hold, that since, according to Art 161. M.C.A.C. Vol I, these advances are permissible to govt. Servants, and since the officers in these departments are government Servants, they are entitled to these advances, irrespective of whether they have insured here or insured there or whether they have insured at all. Plenty of cases can be found for such sanctions to officers in these departments. (Some are noted in the margin)

1934 ↓
(1) G.7. 89-34 Sht 1-3
(2) G.7. 122-33 Sht 17-25.
(3) G.7. 43-34 Sht 1-2
(4) G.7. 76-34 Sht 1-2
(5) ~~G.7. 327-33 Sht 1-2~~
(6) G.7. 335-33 Sht 1-2
(6) G.7. 141-33 Sht 1-8.
(7) G.7. 400-33 Sht 1-2
(8) G.7. 163-34-1-6.
(all in the linked file)

7. Next, the present forms imply that the surety should be another government officer who has insured. Again this is stated in no rule. For the loan that government give, all that is necessary is that they should have adequate security to protect them against loss. The house and the site are ordinarily, always worth the amount of the advance. As the amount gets reduced by monthly deductions from pay, as every month advances, the value of the house as the security for the loan increases in the same proportion as the amount of the loan outstanding decreases.

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- In fact prior to October 1909 there was no question
- of taking a collateral Security at all. Vide notes
- and orders in File no M.L 478-06 Sls 1-15; and
- even after that date, collateral Security was required
only when the advance exceeded 6 months pay. The
Security is described as "Solvent personal Se-
curity" in G.O. No. Fl 1894-934-ML 478-06 of
Has E 9.10.1909. In the first Sentence on page 26 of that
file, Mr. Chakravarti, the then financial Secre-
Has F tary has noted on 25.6.1909, that even when
these advances were being given without collate-
ral Security "Experience has shown that these
advances are usually repaid in full within the
prescribed time". That being so even now, any
Solvent person, may be accepted as personal
Security. To insist on the Surety being a govt.
official, who also should have insured in the
official branch, does not Strengthen the Safety
of government interests, while it unnecessarily
restricts the freedom of the borrower in his
choice of a Surety. Any number of precedents
can be given for private persons having been
accepted as Sureties. I shall cite only two, one old
Has G and another recent. In G.I. file no 8-27 Sls 68-
70, Mr. C. Krishnaswamy Rao, physician, Victo-

NOTE.—Contn. Sheet.

WD 03594—GPB—30,000—18-7-35

ria Hospital, Bangalore was granted a house building advance, on the collateral Security of his father, who was at that time a pensioned officer. The Surety was therefore, neither a government officer, nor could he have been insured in the official branch at the time of the Sanction to the advance, and the order does not say that this was Sanctioned as a Special Case. Again in G.J. file 327-33 Sls 1 and 2, a H.B.A, was granted to Mrs E.A. Smaller, Headmistress, on the Security of her daughter employed under the Madras govt. This daughter could not have insured in the official branch of the M.S.L.I. In this file the Fl Secy has stated on 28/4/34, that it is the D.C's business to take proper Security and that we could not very well reject what the law allows. The law still allows any Solvent man to Stand as a Surety, but for the prohibition of it in the new application forms.

Has H

Has It

8. Again there are various kinds of loans. when a jahgirdar gets a loan for freeing his estates, we do not require the Surety of another jahgirdar. Any Solvent Surety will do. Even a government gov Servant may take Land improve-

Serial No.

ment or Takavi loans on the mere Security of any Solvent Surety. He is not asked to give as a Surety another official who has insured in the official branch of the M.S.L.I. It is therefore reasonable, that any Surety who is found Solvent by the Deputy Commissioner may be accepted by him as Such.

vj 9. Let me examine the position all round, in the case of a government official, who has Stood Surety for another government official, both having insured in the official branch. This is the ideal State envisaged by our appln forms. Let us Suppose that a necessity has arisen to proceed against the amount at the credit of the Surety under that policy. It is to Satisfy Such a contingency that a Surety is taken. Now Suppose the Surety dies. That would give rise to considerations that I shall if necessary, discuss later. For the present I shall consider the case of the Surety dying, while the principal is alive and paying his monthly instalments. In that case what will government do. Do they propose to ask the principal to furnish another Surety, while the L.I amount of the deceased is as good Security

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as ever it was before, for to admit that the heirs have an immediate and a preferential claim over it, is to admit, that it should not have been taken at all; or do they propose to ask the deceased's heirs to wait, till the principal discharges his debt, by the usual monthly payments and pay out to the heirs every month as much as is paid in by the principal. The position disclosed is, as must be admitted, not a possible and a happy one. The alternative of recovering the whole of the advance due out of the L. I. amount of the deceased and ask the principal to make good the amount to the heirs, as he can, is unthinkable.

28) 10. Let us consider the practice in this regard, in the Governments of India and Madras. In the Government of India, the house only is required to be mortgaged to Government as security for repayment of the advance. No other security is taken and no sureties are demanded. Insurance by the principal in the Postal Department is not required to be effected so that it may be held as a reserve security. The question of insurance in the postal department by any surety does not arise since there is no surety in the case at all.

Serial No.

The procedure in the Madras Government is identical except that that government asks in addition that the house in question be insured against fire If this System had resulted in losses to government it would not have been kept up till now.

29 11. If the position that we have now taken up is not legally correct, it may be asked whether such a question has not arisen before and been decided. In G.F. file no 97-08, the question of accepting the L.D. P^t of principals as Security for H.B.A has been discussed and decided against. Again in G.F file no 458-33, the Insurance Committee resolved that H.B.A and other dues that the deceased owed to government may be adjusted out of the bonus immediately after the death was reported to the Insurance office. They Sought the Sanction of government to such adjustments On 29.10.33, the Law department opined that Such adjustments were illegal. But it was pointed out to that department (vide notes of asst Secy Law, dated 15-12-1933) that the question on which their opinion was asked was, not whether the adjustments were legally correct or not, but whether or not they could be made immediately after the death of the insured. To this the reply was, that if the adjustment does not require the

Has D

Has J

Has K

Has X

WD 03591—GPB—30,000—18-7-35

consent, express or implied, of the policy holder or his nominee, the adjustments could be made at any time. Thus the question of the legality of these adjustments was not in issue then and was not decided. Nevertheless, the Secy, L.D. committee withdrew his recommendation on account of the "Practical difficulties in the matter". Kind reference is also invited to my note dated 31.10.33 in that file. Flag L

12. The position created by the law and the rules was again noted upon by me in detail, in my notes dated 27.2.35 and 6.3.35 in Cf. 7. file 90-34 Sls 5-8. Here also the question was not decided, as the case was closed by having recourse to an alternative Solution. But that deduction of outstanding balances from L.D. amounts was not permissible, may be fairly deduced from the orders of the Financial Secretary in that file, dated 22/3/35. Flag M

13. I now invite kind reference to Cf. 7. file no 81-30 Sls 1 and 2. The very question that is under discussion, was the matter to be decided in that file. On 13.2.1930, the then Secretary of the Insurance Committee (Mr. S. Shamanna) requested that the position of a Flag N

Serial No.

Surety who claims his insurance amount, but who has at the same time stood security for a principal, from whom the amount could not be recovered or who was asked to produce a fresh Surety, may be made clear. We recommended that the Surety's Government insurance dues be treated as not liable for the principal's dues.

Flag O

The Financial Secretary (Mr. B. Sreenivasa Iyengar) was of the opinion on 13.3.30, that the Surety's insurance amount can be and should be held liable for the dues of the principal, but he referred the case to the Legal Remembrancer for opinion.

32

14. The Legal Remembrancer (Mr. P. Mahadevayya, Late Chief Justice of the High court) dealt with the question thoroughly and

Flag P.

came, on 22/5/30, to the conclusion that these policies, whether of principal or of Surety, could not be adjusted in satisfaction of government

Flag Z

dues. We discussed also G.O. no. Fl 3644-6-G.F 78-23-2 dated 7-1-1924 and opined that these policies could not be adjusted on account of any M. B. A or M. C. A. dues.

Flag Q

33

15. On 20.9.1930, the Financial Secretary accepted the view of the Secy, Insurance Committee

NOTE.—Contn. Sheet.

WD 03591—GPB—30,000—13-7-35

which was also in accordance with the opinion of the Legal Remembrancer. This question is identical with (2) in the present note of the Financial Secretary dated 22/10/35. Thus there is again a conflict between these two opinions and incidentally between the present opinion and that of the Legal Remembrancer. I submit therefore that the legal opinion referred to then, may now also be concurred in, specially as the question of accepting the opposite view has not been examined and submitted to the Law department for their opinion.

Flag R

16. But on 20/9/1930, the Financial Secretary, while accepting the legal opinion to the extent set forth in the above para, did not accept it as regards the L.D. policies of the principal. Nor did he refer the matter again to the Legal Remembrancer, and this part of the matter does not seem to have been submitted to the member for orders. The reasons assigned by the Financial Secretary for not accepting the other part of the Legal opinion, being those contained in G.O. No Fl 3644-6.G.-7 78-23-2 dated 7.1.1924, were however discussed by the Legal Remembrancer in para 19 of his note dated 22.5.30, and found to be not adequate. So the law as it stood had to be obeyed and if it did not adequately protect the interests of government, the remedy was

Flag Q

Flag Z

Flag P

Serial No.

to get it suitably amended and not to act contrary to it as our present rules and application forms enjoin. This has not been done and may if approved be now done. It is understood that in almost similar circumstances, the government of India amended the Act relating to their provident funds, so as to permit of government dues being deducted from them.

N.B
Kind reference is also invited to the notes, discussions and orders in G.F. File 106-25 Pts 1 and 4.
Flag S.

34 17. I now invite kind reference to the following letters, showing that the contradictory position explained above has been noticed by several officers. In his letter no 3420 Fl 167-2 dated 31-10-1935, the Agent, Nyasore Railways points out that under Sec 4 of the P.F. Regn, the compulsory deposit in any govt provident fund is free from attachment and that balances on account of H.B.A. or H.P.A, cannot be recovered therefrom, unless these advances are treated as Service Recoveries under para 16 of the Regn and he asks, whether they are Service recoveries.
Flag T

35 18. In his u.o. reply no 131-S.P.F dated 11-2-1935 the Comptroller points out in detail the defects in our present system and in the last para, quotes what the Govt of India have done in similar circumstances. Again in his no 109-S.P.F dated 13.11.1935
Flag U.
Flag R

WD 03594—GPB—30,000—18-7-35

he points out the contradictions in our present System and requests that our rules be changed.

19. A mere change in the rule of the various provident Funds may not be enough. The Law department has to be consulted as to the places where change is necessary, and as to the changes themselves and the manner of effecting them. In accordance therewith the various forms will then have to be suitably altered. But for the present, while the Law department, to whom, if approved, this matter may now be referred for advice is considering this matter, we need not insist on Sureties being government officers who have insured their lives in the official branch. It is better to have public branch policies, in the present State of the law, as Security, than official branch policies.

20. The various files quoted herein are linked hereto; the authorities cited, produced herewith and duly flagged; and the matter now submitted for definite orders, Since though raised many times in the past, it has not been definitely decided.

(C Secy) 16/11/35

In view of the opinion of Mr. G. Ramanna dated 27-5-36 on a similar question, the papers may be recorded for the present.

24-11-38

Please bring up.

20/11/36.

Je 2946

Recovery of certain Govt dues from Vaidyanatha Iyer

With regard to the adjustment of the Bonus in the State Life Insurance-official branch, towards Government dues, there are the following provisions:--

(1) Section 60(p) of the Civil Procedure Code, which makes the bonus in the official branch not available for debts due or contracted by the -- officer

(2) Rule 23 of the State Life Insurance Rules which lay down that "Payment shall be subject to deduction of any amount that may be due to Government by the Insured."

Both these provisions (one a legal provision and another a provision under an Executive order of Government) have been in existence from a very long time, and I do not think that it is necessary to reexamine the latter provision with reference to the former, when there is no specific dispute about the matter requiring to be settled immediately

In G O No. Fl 3644-6 G F 78-23-2 dated 7th January 1924, it has been laid down that the reservation in Rule 23 of the Insurance rules providing for "deduction of any amount that may be due to Government by the insured" should be understood as applying only to the amounts payable by an insured to Government in his official capacity and not to those which he may owe to Government as a private person" (Vide page 47 of the Insurance rules).

It is not difficult to make a distinction between a debt contracted in an official capacity and a debt contracted as a private person. In the present xase, it is stated that the amount due represents (1) the value of goods the officer had sold to himself on credit and also (2) the value of goods issued by him under suspense and subsequently transferred to his account as he was

not able to render any account for their disposal. The debt contracted on account of purchases is to be regarded as a debt in his private capacity, ~~but~~ it is not known whether the Superintendent has authority to purchase himself on credit and if so to what extent, ar whether he has obtained the sanction of the higher authorities to it. When these credit purchases were made by him, and whether the list of outstandings was reviewed by the Superior officers at the time of inspection or otherwise, and why the outstandings were allowed to remain unadjusted till hmsn the death of the officer. ~~WEBBBBBBBBBBBBB~~ The amount payable by the officer on the ground that he was not able to render proper accounts for the disposal of certain articles, can I think be regarded as an amount due in his official capacity as the custodian of Government property. I would therefore suggest that ~~a detailed report as the the outstandings~~ has to be obtained in the matter before deciding the question.

In this connection it is also for consideration whether the Inspecting officers of the department were also not responsible for the loss sustained by the head of the office resorting to credit purchases himself.

- if credit purchases are allowed by the public - limit otherwise if they are not permitted.

are not known

further information on the above points

7
23-5-36

27/5

Serial No.

Was a reply recd. from the Dr. of I. & C. to the Commr. G. 12.11.1935? What are the orders on the appln. for advance? Mr. S. Shamanna's note G. 27.5.1936 only suggests that further information on certain points has to be obtained in the matter before deciding the question.

SRy
29.11.38

HS Mr. N.M. Appadorai Mudaliar did not furnish information re: the Resn. of the House, but the papers were deposited (Vide G.O. Dep. 116/36) [illegible]

For orders as to whether this may not be filed now.

H. Secy.)

SRy
7.12.38.

Yes.
AQ
7.12.38
SRy

NOTE—Contn. Sheet.

WD 0514—GPB—30,000—2-9-38

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE

General and Revenue Secretariat

No. 38361 (4) Dated, Bangalore, 12th November 1935

From G.T 56-35-2

The *Financial Secretary to the Government of His Highness the Maharaja of Mysore.*

To

The Director of Industries and Commerce in Mysore,
Bangalore.

Sir,

In returning herewith the application of Mr. V.M. Appadhorai Mudaliar for the advance of one year's pay for the purchase of a house received with your Memo No.E.2-53/35-36, dated 12th September 1935, I am directed to state that the applicant may be asked to furnish the surety of a Government Officer who has insured his life and the application retransmitted after the necessary entries.

I have the honor to be,
Sir,
Your most obedient servant,

M Shamanna

for Financial Secretary to Government.

TRM.2

Tel. Address :—"SERI"

E3 93/2 6-9-35.

MEMORANDUM.

FROM,

THE SUPDT. OF SERICULTURE IN MYSORE,
Manantody Road,
Mysore.

MYSORE,
Dated 6th Sept 1935

To

The Director of Industries & Commerce
in Mysore, Bangalore

Subject Horse Building Advance application of Mr D. M. Abhadhoranmudaliar

Sir

With reference to your memo No. Ey - 53/35-36 of 31-8-35, on the above subject, I have the honour to submit herewith the application for House Building Advance of Mr D. M. Abhadhoranmudaliar in the revised form (with necessary enclosures).

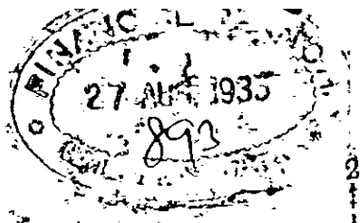
Yr early

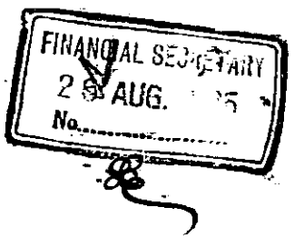
I have the honour to be,
Sir
Your most obedient Servant
H. S. [illegible]

[Please reply overleaf.

- 9 SEPT 1935
4830

SUPERINTENDENT OF SERICULTURE IN MYSORE
MYSORE 69.35





(The entries above this line to be filled up by the applicant.)

Official Superior's Certificate.

I certify that I consider the advance appliedfor necessary and may be sanctioned.

H. J. Lawrence
Asstt. to Secretary to Govt.
Signature of the Officer.

Report of inspection by and opinion of the Deputy Commissioner of the District when the application is for a second advance for six months' pay for the same building.	I beg to report that I have inspected site No. and the house thereon belonging to Mr. in the extension of City and Town and in my opinion the second instalment of the advance of Rs. applied for is ~~unnecessary~~ necessary for the completion of the said house. *Deputy Commissioner,* *District.*

No. E2-53/25-36 Enc one dated 12-8-35

Forwarded to the Secretary to Government, Financial Department, for favour of sanction. The letter of acceptance dated 29th July 1935 received from Mr. V. L. Dhanaram is also sent herewith for favour of information and return when done with.

(Signature)

(Designation)

DIRECTOR OF INDUSTRIES AND COMMERCE IN MYSORE
Head of the Office or Department.

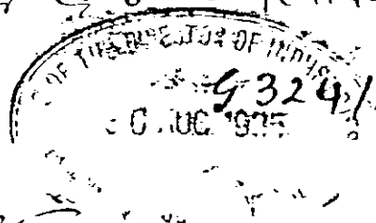
Bangalore
20-8-35

Note.—Reference, etc., by the Financial Branch of the General and Revenue Secretariat.

WD 0180—GPB—5,000—2-8-30

H 2024 (1) — 29/8/35 — Industries & Commerce

Returned with compliments to the Director of Industries & Commerce, for retransmitting the application in the revised form issued under Govt. No. H 1140-200/F.7:235-34-1 dated 3-8-35.



G 324/35-36

E2 AHR 30/8/35

B. O.
M. Shama
Financial Asstt.

G.7 56-35-1

(6.1.35 1-8-35)

APPLICATION FOR HOUSE BUILDING OR HOUSE PURCHASE ADVANCE.

1. Name and age (Next Birthday).	V.M. Appadore Moodaliar 51 (Fifty one)
2. Official designation.	Asst. Superintendent of Sericulture in charge of Filature and Reeling, Mysore.
3. Monthly substantive pay of the applicant and pay or salary in *Sub-pro-tem*, acting or temporary appointment, if any.	Rs 350/- per mensem.
4. Amount of advance (one year's or two years' substantive pay) prayed for.	One Year's advance: Rs 4,200/- (Rs. Four thousand and two Hundred only).
5. Locality where the house is to be built or purchased together with No. of the site or of the house as the case may be to be mortgaged to Government.	There are two houes in view in the Krishnamoorthipuram in the city. That which can be had at favourable price will be purchased. The details of the house that would be purchased will be furnished shortly.
6. Whether the house proposed to be purchased was itself built with the help of a previous Government advance sanctioned for the purpose.	nil
7. Government Order No. dated sanctioning previous advance if any, the amounts drawn and adjusted.	"
8. Whether the site intended to be built upon is situate in an extension laid out in accordance with a regular plan. *Note.*—To be answered if the application is for advance of two years' pay.	Vide : Item 5
9. Whether the applicant already owns a house in the Extensions, Old Town or City.	no
10. Whether the site intended to be built upon and the buildings thereon, if any, (the condition and market value of the latter may also be stated), are encumbered. If so how?	Vide : item 5. Details will be furnished shortly.
11. Collateral security offered by the applicant: (*a*) Personal, (*b*) Property. *N.B.*—Life Insurance Policies cannot be accepted as collateral security.	Personal collateral security V.L.Dhandram, Esq., Contractor and Timber Merchant, Mysore.
12. The amount of bonus the officer is entitled to in the Mysore State Life Insurance Scheme (official or public) or the amount of the Provident Fund at the credit of the applicant in the State, Railway or other Provident Funds.	Bonus About ~~Rs 350/-~~ Rs 1008/- Insured my life for Rs 5834/- (Policy No 32054 of 5th March 1923)

I hereby bind myself to use the money for the purpose I have applied for and in accordance with the rules regarding such advances contained in Article 136 of the Civil Account Code and orders of Government and further engage myself to refund any surplus that may remain unutilised for the said purpose.

V. M. Appadorai Moodaliar
Signature of the applicant.
Assistant Superintendent of Sericulture,
I/C of Reeling and Filature,
Mysore.

S. O.

Government of his highness the Maharaja of Mysore.

FINANCIAL DEPARTMENT.

G. O. No. Fl. 1140-200—G. F. 235-34-1, dated 3rd August 1935.

Application Forms.

Directs the adoption of the revised separate —— for House Building and House Purchase Advances.

READ—

Correspondence ending with Un-official Memo No 483—M. A. D., dated 8th December 1934, from the Comptroller to Government, suggesting revision of House Building and House Purchase Advance Forms appearing as Form No. 30 (New) under Article 161, Mysore Civil Account Code, Volume I, Appendices and Forms.

ORDER NO. FL. 1140-200—G. F. 235-34-1, DATED BANGALORE, THE 3RD AUGUST 1935.

Government direct that the accompanying revised separate application forms for House Building and House Purchase advances be adopted in future.

for Financial Secretary to Government.

To—The Comptroller to Government.
The other Heads of Departments.
The Secretaries to Government.
The Deputy Commissioners of Districts.

Exd.—C. K.

No. Fl. 1140-200—G. F. 235-34-1, dated 3rd August 1935.

ANNEXURE I.

APPLICATION FOR HOUSE BUILDING ADVANCE.

1. Name and age (next birthday)	
2. Official designation.	
3. Monthly substantive pay of the applicant and pay or salary in *sub pro tem*, acting or temporary appointment, if any.	
4. Amount of advance (one year's or two years' substantive pay) prayed for.	
5. Estimated cost of proposed construction	
6. To what extent it will be financed from the applicant's own funds and to what extent from other borrowings.	
7. Locality where the house is to be built together with number of the site to be mortgaged to Government.	
8. Government Order No. and date sanctioning previous advance, if any, the amounts drawn and adjusted.	
9. Whether the site intended to be built upon is situate in an extension laid out in accordance with a regular plan.	
10. Whether the applicant already owns a house in the extensions, old town, or city.	
11. Whether the site intended to be built upon and the building thereon, if any (condition and market value of the latter may also be stated), are encumbered. If so, how?	
12. Collateral security offered by the applicant—	
(*a*) Personal:	
(1) With designation and address;	
(2) Amount of bonus the surety is entitled to in the Official Branch.	
(*b*) Property.	
N.B.—Life Insurance Policies cannot be accepted as collateral security.	

13. The amount of bonus the officer is entitled to in the Mysore State Life Insurance Scheme with Policy Numbers.— (*a*) Official, (*b*) Public, or (*c*) The amount of the Provident Fund at the credit of the applicant in the State, Railway or other Provident Funds. In the case of (*b*) or (*c*) whether the Policy or the Provident Fund has been assigned in favour of the Head of the Department or Office.	
14. Other advances outstanding	

I hereby bind myself to use the money for the purpose I have applied for and in accordance with the rules regarding such advances contained in Article 161 of the Mysore Civil Account Code, Volume I, and orders of Government, and further engage myself to refund any surplus that may remain unutilised for the said purpose.

Signature of the Applicant.

OFFICIAL SUPERIOR'S CERTIFICATE.

I certify that I have examined the documents regarding the site and consider the advance applied for necessary and may be sanctioned.

Signature of the Officer.

Report of inspection by and opinion of the Deputy Commissioner of the District when the application is for a second advance for the same building.	I beg to report that I have inspected site No.....and the house thereon.....belonging to Mr.....in the extension of.....City and Town and in my opinion the second instalment of the advance of Rs..... applied for is necessary/unnecessary for the completion of the said house.

Deputy Commissioner,
District.

No. , dated

Forwarded to the Secretary to Government, Financial Department, for favour of sanction.

Signature.

Designation.

Head of the Office or Department.

Note.—Reference, etc., by the Financial Branch of the General and Revenue Secretariat.

No. FL. 1140-200—G. F. 235-34-1, DATED 3RD AUGUST 1935.

ANNEXURE II.

APPLICATION FOR HOUSE PURCHASE ADVANCE.

1. Name and age (next birthday)

2. Official designation

3. Monthly substantive pay of the applicant and pay or salary in *sub pro tem*, acting or temporary appointment, if any.

4. Amount of advance (one year's substantive pay) prayed for.

5. Locality where the house is purchased together with number of the house to be mortgaged to Government.

6. Whether the house proposed to be purchased was itself built with the help of a previous Government advance sanctioned for the purpose.

7. Government Order No. and date sanctioning previous advance, if any, the amounts drawn and adjusted.

8. Whether the applicant already owns a house in the extensions, old town or city.

9. (*a*) Condition and market value of the house.

   (*b*) Is it encumbered; if so, how?

10. Collateral security offered by the applicant—

    (*a*) Personal with address and designation;

    (*b*) Property.

N.B.—Life Insurance Policies cannot be accepted as collateral security.

In the case of (*a*) the amount of bonus the surety is entitled in the Official Branch.

11. The amount of bonus the officer is entitled to in the Mysore State Life Insurance Scheme with Policy Numbers.

    (*a*) Official,

    (*b*) Public,

    (*c*) the amount of the Provident Fund at the credit of the applicant in the State, Railway or other Provident Funds.

In the case of (*b*) or (*c*), note whether Policy or Provident Fund has been assigned in favour of the Head of the Office or Department.

12. Other advances outstanding

No. Fl. 1140-200--G. F. 235-34-1, dated 3rd August 1935.

I hereby bind myself to use the money for the purpose I have applied for and in accordance with the rules regarding such advances contained in Article 161 of the Mysore Civil Account Code, Volume I, and orders of Government, and further engage myself to refund any surplus that may remain unutilised for the said purpose.

Signature of the Applicant.

OFFICIAL SUPERIOR'S CERTIFICATE.

I certify that I consider the advance applied for is necessary and may be sanctioned.

Signature of the Officer.

No. dated

Forwarded to the Secretary to Government, Financial Department, for favour of sanction.

Signature.

Designation.

Head of the Office or Department.

WD 236-GPB—1345—10-5-35

Appendix F G—11

SUBJECT .....

.....

.....

Diary No. of letter replied to .....

General and Revenue Secretariat

( )

the *193*

Date of issue 12/11

Signed by .....

List of enclosures .....

Copied by 12/11/35

Examined by .....

Section

File No.

Serial No.

No. 3836 (2)

To The Director of Industries and Commerce

Sir

In returning herewith the application of Mr V. M. Appadorai Muthiah for the advance of one year's pay for the purchase of a house received with your memo no E2-53/35-36 dt 12th septr 35 I am directed to state that the applicant ~~is~~ may be ~~required~~ asked to furnish ~~the~~ the ~~security of~~ who is an ~~insured~~ of a Govt officer who has in the Column 10 of the application ~~which may~~ insured his life + the application the necessary ~~for the Board of Govt~~ entries.

I have etc
Sd. 11.35
for Financial Secy.

WD 0677—GPB—15,000—8-11-33